

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-32594-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eileen Marie Cunningham  
42 Yubas Avenue  
Burlington, NJ 08016

Social Security No.:  
xxx-xx-3409

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 26, 2015.

On January 4, 2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: February 1, 2017  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 5, 2017  
JJW: mrg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Eileen Marie Cunningham  
 Debtor

Case No. 14-32594-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jan 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2017.

db  
 515155425 +Eileen Marie Cunningham, 42 Yubas Avenue, Burlington, NJ 08016-1102  
 Acs/sma/town Center, C/o Acs, Utica, NY 13501  
 515155426 +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
 515284561 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515155428 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410)  
 515304812 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515284562 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515155430 Deidre Palladino, Business Office Facilitator, 902 Jacksonville Road,  
 Burlington, NJ 08016-3896  
 515155435 +Masonic Home of New Jersey, 902 Jacksonville Road, Burlington, NJ 08016-3896  
 515190503 +NAVIENT/BLUE RIDGE FUNDING on behalf of New, Jersey HESAA, c/o New Jersey HESAA,  
 PO BOX 548, Trenton, NJ 08625-0548  
 515345493 +New Jersey Housing & Mortgage Finance Agency, Cenlar FSB, 425 Phillips Boulevard,  
 Ewing, NJ 08618-1430  
 515155437 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 05 2017 23:49:23 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 05 2017 23:49:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515189727 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 05 2017 23:49:30  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088, 866-716-6441  
 515155427 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 05 2017 23:49:30 American Honda Finance,  
 Po Box 168088, Irving, TX 75016  
 515213390 +E-mail/Text: g20956@att.com Jan 05 2017 23:49:54 AT&T Mobility II LLC,  
 % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,  
 Bedminster, NJ 07921-2693  
 515375452 +E-mail/Text: bncmail@w-legal.com Jan 05 2017 23:49:31 COMENITY CAPITAL BANK/PAYPAL CREDIT,  
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515155429 +E-mail/Text: kzoeffel@credit-control.com Jan 05 2017 23:49:24 Central Loan Admin & R,  
 425 Phillips Bv, Ewing, NJ 08618-1430  
 515164461 E-mail/Text: mrdiscen@discover.com Jan 05 2017 23:48:44 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 515155431 +E-mail/Text: mrdiscen@discover.com Jan 05 2017 23:48:44 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 515155432 +E-mail/PDF: gecsedirecoverycorp.com Jan 05 2017 23:45:59 GECRB/Lowes,  
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
 515155434 E-mail/Text: cio.bncmail@irs.gov Jan 05 2017 23:49:01 Internal Revenue Service,  
 PO Box 21126, Philadelphia, PA 19114  
 515155436 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 05 2017 23:49:21 Office of the U.S. Trustee,  
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,  
 Newark, NJ 07102-5217  
 515377123 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 05 2017 23:51:50  
 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
 515377078 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 06 2017 00:04:51  
 Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541  
 515155438 +E-mail/PDF: gecsedirecoverycorp.com Jan 05 2017 23:46:35 Synch/qvc, Po Box 965018,  
 Orlando, FL 32896-5018

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515330218\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515155433\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Special Procedures Branch,  
 Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Joel R. Spivack on behalf of Debtor Eileen Marie Cunningham joel@spivacklaw.com,  
admin@spivacklaw.com  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 5